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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/056,733	01/23/2002	Jack Guiragosian	60018.800US01	9912
23935	7590	08/16/2006	EXAMINER	
KOPPEL, PATRICK & HEYBL 555 ST. CHARLES DRIVE SUITE 107 THOUSAND OAKS, CA 91360			NGUYEN, NGA B	
			ART UNIT	PAPER NUMBER
			3628	

DATE MAILED: 08/16/2006

Please find below and/or attached an Office communication concerning this application or proceeding.

**Office Action Summary****Application No.**

10/056,733

**Applicant(s)**

GUIRAGOSIAN, JACK

**Examiner**

Nga B. Nguyen

**Art Unit**

3628

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --  
**Period for Reply**

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

**Status**

- 1) ☒ Responsive to communication(s) filed on 23 January 2002.
- 2a) ☐ This action is **FINAL**.                      2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

**Disposition of Claims**

- 4) ☒ Claim(s) 1-6 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 1-6 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

**Application Papers**

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on \_\_\_\_\_ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

**Priority under 35 U.S.C. § 119**

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All   b) ☐ Some \* c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
  2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
  3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
- \* See the attached detailed Office action for a list of the certified copies not received.

**Attachment(s)**

- |                                                                                                                        |                                                                                         |
|------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892)                                            | 4) <input type="checkbox"/> Interview Summary (PTO-413)<br>Paper No(s)/Mail Date. _____ |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948)                                   | 5) <input type="checkbox"/> Notice of Informal Patent Application (PTO-152)             |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)<br>Paper No(s)/Mail Date _____ | 6) <input type="checkbox"/> Other: _____                                                |

**DETAILED ACTION**

1. This Office Action is the answer to the communication filed on January 23, 2002, which paper has been placed of record in the file.
2. Claims 1-6 are pending in this application.

***Claim Rejections - 35 USC § 102***

3. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.

4. Claims 1 and 4-6 are rejected under 35 U.S.C. 102(e) as being anticipated by Fleming, U.S. Patent No. 5,953,710.

Regarding to claim 1, Fleming discloses a method for controlling utilization of an account having associated therewith an issuer, a primary transaction cardholder and a secondary transaction cardholder, the method comprising the steps of:

a) associating with the secondary transaction cardholder at least one code, wherein the code identifies a condition for account use (column 6, lines 50-67, the child's account record includes an Expenditure Counter Field contains an integer value indicating one of three modes: less than 0, equal to 0, greater than 0); and

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b) authorizing utilization of the account wherein the utilization of the accounts in accordance with the condition set by the code (column 8, line 40-column 9, line 10).

Regarding to claim 4, Fleming further discloses wherein in step b) the secondary transaction cardholder is authorized to access information pertaining only to transactions made using a transaction card issued to the secondary transaction cardholder (column 12, lines 43-55).

Regarding to claim 5, Fleming further discloses wherein in step a) the code is selected from a database provided to the primary transaction cardholder by the issuer (column 6, lines 50-67, the child's account record includes an Expenditure Counter Field contains an integer value indicating one of three modes: less than 0, equal to 0, greater than 0).

Regarding to claim 6, Fleming further discloses wherein the code is a spending limit (column 6, line 50-67).

### ***Claim Rejections - 35 USC § 103***

5. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

6. Claims 2-3 are rejected under 35 U.S.C. 103(a) as being unpatentable over Fleming, U.S. Patent No. 5,953,710, in view of Cheong et al (hereinafter Cheong), U.S. Patent No. 7,006,993.

Regarding to claims 2-3, Fleming does not disclose wherein in step a) the code is a merchant category code, wherein in step b) the secondary transaction cardholder is authorized to complete a transaction with a merchant when the merchant is associated with the code by the issuer. However, Cheong discloses wherein in step a) the code is a merchant category code, wherein in step b) the secondary transaction cardholder is authorized to complete a transaction with a merchant when the merchant is associated with the code by the issuer (column 31, lines 35-45 and column 33, lines 1-10). Therefore, it would have been obvious to one with ordinary skill in the art at the time the invention was made to modify Fleming's to incorporate the feature taught by Cheong above, for the purpose of preventing the children purchase products from particular merchants according to the associated merchant category codes.

### ***Conclusion***

7. Claims 1-6 are rejected.
8. The prior arts made of record and not relied upon is considered pertinent to applicant's disclosure:

Picciallo (US 6,044,360) discloses third party credit card.

Foladare et al (US 5,914,472) disclose a system and method for allowing a parent to control the use of an ancillary credit or debit transaction card which is issued to a child.

Armetta et al (US 5,864,830) disclose a data-processing method by which one or more prepaid satellite spending cards are configured and linked to a cardholder's host credit card or card account.

9. Any inquiry concerning this communication or earlier communications from the examiner should be directed to examiner Nga B. Nguyen whose telephone number is (571) 272-6796. The examiner can normally be reached on Monday-Thursday from 9:00AM-6:00PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Hyung S. Sough can be reached on (571) 272-6799.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the Group receptionist whose telephone number is (571) 272-3600.

10. Any response to this action should be mailed to:

Commissioner of Patents and Trademarks  
C/o Technology Center 3600  
Washington, DC 20231

Or faxed to:

(571) 273-8300 (for formal communication intended for entry),

or

(571) 273-0325 (for informal or draft communication, please label "PROPOSED" or "DRAFT").

Hand-delivered responses should be brought to Knox building, 501 Dulany Street, Alexandria, VA, First Floor (Receptionist).



NGA NGUYEN  
PRIMARY EXAMINER

June 12, 2006